

**Information to identify the case:**

Debtor 1	<u>Evangelina Carandang</u>		Social Security number or ITIN xxx-xx-9000
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u> </u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-16530-CMG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Evangelina Carandang

3/12/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Evangelina Carandang  
 Debtor

Case No. 17-16530-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db	+Evangelina Carandang, 103 Milltown Road, East Brunswick, NJ 08816-3058
516743003	+1st 2nd Mortgage Co NJ, 50 Spring St., Cresskill, NJ 07626-2106
516743006	+ADVANCED ORTHOPEDICS AND SPORTS MI, 301 PROFESSIONAL VIEW DRIVE, FREEHOLD, NJ 07728-7904
516743007	+CENTER FOR THERAP, 15 W. PROSPECT ST,SUITE 2, E. Brunswick, NJ 08816-2161
516743009	+Citibank SD NA, POB 6283, Sioux Falls, SD 57117-6283
516743010	+Collection Bureau Of A, 25954 Eden Landing Road, Hayward, CA 94545-3837
516743011	#+DR HYUNG GI KIM & HEI Y. KIM, 61 BRUNSWICK WOODS DRIVE, EAST BRUNSWICK,NJ 08816-5601
516790802	+ETrade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516743012	+GARDEN STATE ANESTHESIA, P.O. BOX 441, ORADELL, NJ 07649-0441
516743013	GEMP/The Gap Card, P.O. Box 530942, Atlanta, GA 30353-0942
516743014	Jh Port Debt, 575 Phamton Dr., Ste. 225, Hazelwood, MO 63042
516743015	+Lyons Doughty and Veldhuis (Target), P.O. Box 1269, Mt. Laurel, NJ 08054-7269
516743017	NJ Healthcare Specialist, P.O. Box 449378 - Dept 10005, Boston, MA 02241-9378
516743016	New York Community Bank, P.O. Box 9018, Central Islip, NY 11722-9018
516765444	+New York Community Bank, 102 Duffy Avenue, Hicksville NY 11801-3630
516743018	+OBSTETRICAL & GYN GROUP PERTH AMBOY, 511 NEW BRUNSWICK AVE., PERTH AMBOY, NJ 08861-3682
516743019	PSEG, P.O. Box 14444, New Brunswick, NJ 08906-4444
516743020	Quest Diagnostics, POB 7308, Hollister, MO 65673-7308
516743021	RARITAN BAY MEDICAL, POB 11665, NEWARK, NJ 07101-4665
516743022	RBMC PHYSICIANS, P.O. BOX 48270, NEWARK, NJ 07101-8470
516743023	REVENUE RECOVERY CORPORATION/BAYVIEW, POB 2698, KNOXVILLE, TN 37901-2698
516743004	+Specialized Loan Svc., 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386
516785827	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516743024	UNIVERSITY RADIOLOGY GROUP, POB 1075, EAST BRUNSWICK, NJ 08816-1075
516743025	+Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 23:33:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2019 23:33:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516743008	+EDI: SEARS.COM Mar 13 2019 03:03:00 Citibank South Dakota NA, POB 6283, Sioux Falls, SD 57117-6283
516742593	+EDI: RMSC.COM Mar 13 2019 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516743005	EDI: TFSR.COM Mar 13 2019 03:03:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany NJ 07054

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Mar 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor E Trade Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Scott R. Miller on behalf of Debtor Evangelina Carandang srmbk@optonline.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5